Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Danny First name	Vanessa First name
	identification (for example, your driver's license or passport).	Robert Middle name	Wynn Middle name
	Bring your picture	Bauman Last name	Bauman Last name
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX - <u>8932</u>	XXX - XX - 6701
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

Entered 07/31/18 11:43:04 Desc Main Filed 07/31/18 Case 18-21415 Doc 1 Page 2 of 70

Document Bauman Danny Robert Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live		If Debtor 2 lives at a different address:
		712 Algona Ave Number Street	Number Street
		Elgin IL 60120 City State ZIP Code COOK County	City State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 3 of 70

Debtor 1 Danny Robert Document Bauman Page 3 of 70

Case Number (if known)

By law, a judge may, but is not required to, waive your fee, and may do so only if your income less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for bankruptcy within the last 8 years? No When Case Number MM / DD / YYYY	Part 2: Tell the Court Abo	our Bankruptcy Case					
under Chapter 11	•						
Chapter 11 Chapter 12 Chapter 13	_	☐ Chapter 7					
Now you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter By law, a judge may, but is not required to, waive your fee, and may do so only if your income less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. No When Case Number MM / DD / YYYY	under	☐ Chapter 11					
I will pay the fee		☐ Chapter 12					
local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter By law, a judge may, but is not required to, waive your fee, and may do so only if your income less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. No Yes. District None When Case Number MM / DD / YYYY		■ Chapter 13					
bankruptcy within the last 8 years? Yes. District None When Case Number MM / DD / YYYY	8. How you will pay the f	local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the					
cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate? Debtor	bankruptcy within the	☐ Yes. District None					
	cases pending or bein filed by a spouse who not filing this case wit you, or by a business parter, or by	☐ Yes. Debtor					
■ No. Go to line 12. □ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file		Yes. Has your landlord obtained an eviction judgment against you?					

Danne	15 Doc	1 Filed 07/31/1 Document	8 Entered 07/31/18 11:43:04 Page 4 of 70 Case Number (if known)	Desc Main
First Name	Middle Name	Last Name		
Report About Any Busin	iesses You Own	as a Sole Proprietor		
Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one	■ No. □ Yes.	Go to Part 4. Name and location of busin Name of business, if any Number Street	ess	
separate sheed and attach it				
to this petition.		City	State	Zip Code
		Check the appropriate box	to describe your business:	
		☐ Health Care Business	s (as defined in 11 U.S.C. § 101(27A))	
		_	s defined in 11 U.S.C. § 101(6))	
		☐ Notice of the above		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business	appropriat balance st documents	e deadlines. If you indicate theet, statement of operations and not exist, follow the process	hat you are a small business debtor, you must attach s, cash-flow statement, and federal income tax return cedure in 11 U.S.C. § 1116(1)(B).	your most recent
For a definition of small	_	-		
business debtor, see 11 U.S.C. § 101(51D).			but I am NOT a small business debtor according to the	ne definition in
			and I am a small business debtor according to the de	finition in the
t 4: Report if You Own or H	ave Any Hazard	ous Property or Any Property	That Needs Immediate Attention	
Do you own or have any	No.			
alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	Yes. \	What is the hazard?		
property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is need	ded, why is it needed?	
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). 11.4: Report if You Own or Have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Report About Any Businesses You Own Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). The property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own or have any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Report About Any Businesses You Own as a Sole Proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Check the appropriate box Health Care Business Single Asset Real Est Stockbroker (as defin Commodity Broker (a None of the above Are you filling under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). If you are filing under Chapter 11, the appropriate deadlines. If you indicate ti appropriate deadlines. If you indicate ti Bankruptcy Code. Yes. I am filing under Chapter 11, the Bankruptcy Code. Yes. I am filing under Chapter 11, the Bankruptcy Code. Yes. I am filing under Chapter 11 a Bankruptcy Code. Yes. What is the hazard? If immediate attention is need. If immediate attention is need.	Robert Bauman Robert

Number

City

Street

Where is the property? _

ZIP Code

State

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

Debtor 1

Danny

Document Bauman

Page 5 of 70

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Robert

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g becai	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Entered 07/31/18 11:43:04 Desc Main Filed 07/31/18 Case 18-21415 Doc 1 Page 6 of 70

Document Bauman Danny Robert Debtor 1 Case Number (if known)

		16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)		
S. What k	ind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.				
,						
			business debts? Business debts are debts strengther through the operation of the busine			
		No. Go to line 16c.	suitent of unough the operation of the busine	33 OF ITVESTITION.		
		Yes. Go to line 17.				
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.		
_	u filing under	No. I am not filing under Ch	napter 7. Go to line 18.			
Chapte	er <i>i t</i>	Yes. I am filing under Chapt	er 7. Do you estimate that after any exempt p	property is excluded and		
any ex	estimate that after empt property is	administrative expense	s are paid that funds will be available to distril	bute to unsecured creditors?		
exclud admini	ed and strative expenses	□Yes.				
-	d that funds will be ble for distribution	∐1es.				
	ecured creditors?					
	any creditors do	■ 1-49 ■	1,000-5,000	2 5,001-50,000		
you es owe?	timate that you	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000		
owe.		200-999	10,001-25,000	More than 100,000		
. How m	uch do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	te your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
be wor	TN ?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
. How m	uch do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	te your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
to be?		\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion		
art 7:	Sign Below					
or you		I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and		
			ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	•		
		, ,	did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	, ,		
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.		
			nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.			
		/s/ Danny Robert Bau		'anessa Wynn Bauman ture of Debtor 2		
		Executed on _ 07/30/2018	}	uted on 07/30/2018		
		Executed onMM_ / DD		MM / DD / YYYY		

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 7 of 70

Debtor 1	Danny	Robert	Bauman	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Mark Eric Levine	Date	Date: 07/30/2	2018
Signature of Attorney for Debtor	Duto	MM / DD / YYY	Y
Mark Eric Levine			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
			_
Chicago	IL	60603	_
Chicago	IL State	60603 ZIP Code	-
	State		- acilaw.com
City	State	ZIP Code	- racilaw.com

Fill in this information to identify your case:						
Debtor 1	Danny	Robert	Bauman			
	First Name	Middle Name	Last Name			
Debtor 2	Vanessa	Wynn	Bauman			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)						
Case Number						

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	<u> </u>
1ь. Сор	y line 62, Total personal property, from Schedule A/B	\$ 12,825
1с. Сору	y line 63, Total of all property on <i>Schedule A/B</i>	\$ 12,825
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
За. Сору	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/Fy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$188 \$28,774
3Б. Сору	y the lotal claims from 1 art 2 (non-phority unsecured claims) from time 6j of 30/100/2016 E1/1	
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$5,094.40
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$4,484.00

page 1

Entered 07/31/18 11:43:04 Desc Main Filed 07/31/18 Case 18-21415 Doc 1 Page 9 of 70

Document Bauman Danny Robert Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 							
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Off 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	icial \$ 7,129.89					
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_188.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00					
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00					
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Tota l	I. Add lines 9a through 9f.	\$_188.00					

Fill in this inf	ormation to identify you			Entered 07/31/18 1 0 of 70	1:43:04	Desc I	Main	
5	Danny	Robert	Bauman					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2	Vanessa	Wynn	Bauman					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the :	NORTHERN Dist						
Case Number			(State)				heck if this i	is an
(If known)						а	mended filin	ng
	orm 106A/B							
Schedule	A/B: Proper	ty						12/15
esponsible for sages, write you	supplying correct inforn r name and case numbe escribe Each Residence,	nation. If more sper (if known). Ans	d accurate as possible. If two ma pace is needed, attach a separate swer every question. Other Real Esate You Own or Have in any residence, building, land,	e sheet to this form. On the top	·	=		
No. Yes. Add the doll	Describe ar value of the portion y	ou own for all of	your entries fro Part 1, including	g any entries for pages				
you have att	ached for Part 1. Write	that number here	9		>			\$0.00
Part 2: D	escribe Your Vehicles							
O3. Cars, vans, No. Yes.	trucks, tractors, sport	utility vehicles, m	notorcycles					
М	ake:	Ford	Who has an interest in the p	roperty? Check one.	Do not deduct s			
М	odel:	Ranger	Debtor 1 only		the amount of a Creditors Who	•		
Ye	ear:	2003	Debtor 2 only Debtor 1 and Debtor 2 only		Current value	of the	Current valu	e of the
Aį	oproximate Mileage:	78,000	At least one of the debtors		entire propert	y?	portion you	own?
O	ther information:				\$	2,500.00	\$	2,500.00
	003 Ford Ranger with ovilles.	er 78,000	instructions)	nity property (see				
М	ake:	Pontiac	Who has an interest in the p	roperty? Check one.	Do not deduct s	secured claims	s or exemptions	s. Put
М	odel:	G6	Debtor 1 only		the amount of a	any secured cl	aims on Sched	ule D:
Ye	ear:	2008	Debtor 2 only		Current value		Current valu	
Aı	oproximate Mileage:	136,000	Debtor 1 and Debtor 2 only		entire propert	y?	portion you	
	ther information:		At least one of the debtors	and another	\$	3,000.00	\$	3,000.00
2	008 Pontiac G6 with over	r 136,000	Check if this is communing instructions)	nity property (see				
Examples: Reserved No.	Boats, trailers, motors, person	onal watercraft, fishir	recreational vehicles, other vehicles of the recreational vehicles, other vehicles of the recreation o	ccessories				\$ 5,500.00

Debtor 1

Danny

Case 18-214

Describe.....

for Part 3. Write that number here

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

Doc 1

Filed 07/31/18 Entered 07/31/18 11:43:04

Document Page 11 of Page

Desc Main

0.00

\$6,700.00

First Name **Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$3,000 3,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$2,500 Flat screen TV, computer, printer, music collection, cell phone 2,500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. es Describe..... Necessary wearing apparel \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$1,000 Wedding Rings 1,000.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... (1) pet dog 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list

Debtor 1

Danny

Case 18-21415

Doc 1

Filed 07/31/18

Document

Last Name

Entered 07/31/18 11:43:04 Page 12 of "Oumber (if known)"

Desc Main

First Name

Middle Name

P	art 4:	Describe Your Fi	nancial Assets		
Do	you own	or have any lega	l or equitable interest in an	ny of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Examples No. Yes		in your wallet, in your home, in a	a safe deposit box, and on hand when you file your petition	\$ 0.00
17.	Examples			ertificates of deposit; shares in credit unions, brokerage houses, with the same institution, list each.	\$ <u> </u>
	Yes	s. Describe	Account Type: Savings Account Checking Account	Institution name: BMO Harris BMO Harris	\$ 25.00 \$ 600.00 \$ 625.00
18.			publicly traded stocks stment accounts with brokerage	·	\$
19.	Non-publ		Institution or issuer name: k and interests in incorpora	ated and unincorporated businesses, including an interest in	\$0.00
20.	Negotiabl	nent and corpora	de personal checks, cashiers' ch	able and non-negotiable instruments hecks, promissory notes, and money orders.	\$0.00
24	No. Yes	s. Describe	Issuer name:	someone by signing or delivering them.	\$0.00
21.				hrift savings accounts, or other pension or profit-sharing plans ution name: Wal Mart 401k Plan	\$ Unknown
22.	Your shar		epayments losits you have made so that you	u may continue service or use from a company tilities (electric, gas, water), telecommunications	\$
23.	Yes		Institution name or individu	ual: ney to you, either for life or for a number of years)	\$0.00
24	No. Yes		Issuer name and description	on: alified ABLE program, or under a qualified state tuition program.	\$0.00
		:. §§ 530(b)(1), 529A	A(b), and 529(b)(1).	ription. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	No.		e interests in property (oth	er than anything listed in line 1), and rights or powers	\$0.00
26.	Examples	copyrights, trade	emarks, trade secrets, and ames, websites, proceeds from	other intellectual property royalties and licensing agreements	\$
	No.	s. Describe			\$0.00

Debtor 1 Danny Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 13 of Polymer (if known)

27	-	-	other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes.	Describe		\$0.00
Mo	oney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28	. Tax refund	s owed to you		
	Yes.	Describe		\$0.00
29	Examples:	•	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$0.00
30	Examples:		owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$0.00
31		insurance polic Health, disability, o	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Term life insurance - No cash surrender value	\$ 0.00
32	If you are th		lat is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	·
,,	Yes.	Describe		\$0.00
33	_	-	ss, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
		Describe		\$0.00
34	No.	_	quidated claims of every nature, including counterclaims of the debtor and rights	
35	Yes.	Describe	lid not already list	\$0.00
	No.	Describe		
	_			\$0.00
36			of your entries from Part 4, including any entries for pages you have attached er here	\$625.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37	No.	n or have any le	egal or equitable interest in any business-related property?	
	Yes.			Current value of the portion you own? Do not deduct secured claims or exemptions
1				2. 0p.://oilo

Case 18-21415 Filed 07/31/18 Desc Main Doc 1 Danny

Entered 07/31/18 11:43:04 Page 14 of Other (if known) Debtor 1 Document Last Name First Name Middle Name

Yes. Describe S.	38.	Accounts r	receivable or co	mmissions you already earned	
39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, moderns, printers, copers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe		=	Describe		
Examples Stainless-related computers, sorbware, modems, printiers, opplers, fax machines, rugs, telephones, desks, chairs, electronic devices No.	39 (Office equi	nment furnishi	ngs and supplies	\$ <u>0.0</u> 0
Yes. Describe S.	00.	-	-		
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.		No.			
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.		Yes.	Describe		
No.					\$0.00
Yes Describe S	40.		, fixtures, equipi	nent, supplies you use in business, and tools of your trade	
41. Inventory No.		=			1
No.		Yes.	Describe		\$ 0.00
No.	41.	Inventory			\$ <u>0.0</u> 0
Yes. Describe					
\$		=	Describe		1
No. Name of Entity and Percent of Ownership: Yes. Describe 43. Customer lists, mailing lists, or other compilations No. Yes. Describe 44. Any business-related property you did not already list No. Yes. Describe 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here			200020		\$0.00
yes. Describe A3. Customer lists, mailing lists, or other compilations No.	42.	Interests in	n partnerships o	r joint ventures	'
\$		No.		Name of Entity and Percent of Ownership:	
No.		Yes.	Describe		
No.					\$0.00
Yes. Describe \$	43.		lists, mailing list	s, or other compilations	
44. Any business-related property you did not already list No. Yes. Describe \$ 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here		=			1
44. Any business-related property you did not already list No.		Yes.	Describe		* 0.00
No.	44	Δnv husina	ess-related nron	erty you did not already list	\$ <u>0.0</u> 0
Yes. Describe \$		_	oo rolatoa prop	orly you are not an outly not	
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here		=	Describe		1
for Part 5. Write that number here			D0001100		\$0.00
for Part 5. Write that number here					'
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe \$	45.	Add the do	llar value of all o	of your entries from Part 5, including any entries for pages you have attached	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe \$	f	or Part 5.	Write that numb	er here>	\$ 0.00
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe \$			Nocoribo Any For	n, and Commercial Eiching Polated Branarty You Own or Have an Interact In	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe \$	Pa	6			
No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe \$	46.				
\$		_	-		
\$		Yes.	Describe		
Examples: Livestock, poultry, farm-raised fish No. Yes. Describe No. Yes. Describe Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe \$		<u>—</u>			\$0.00
No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe \$	47.				
Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe S			Livestock, poultry,	arm-raised fish	
\$		_	5 "		1
48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.		Yes.	Describe		\$ 0.00
No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.	48.	Crops—eit	her arowina or l	narvested	ş <u> </u>
Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.			g g		
\$		=	Describe		
No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.			200020		\$0.00
Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.	49.	Farm and f	ishing equipme	nt, implements, machinery, fixtures, and tools of trade	
\$		No.			
50. Farm and fishing supplies, chemicals, and feed No.		Yes.	Describe		
No.					\$0.00
	50.	_	ishing supplies,	chemicals, and feed	
Yes. Describe		=			1
		Yes.	Describe		e 0.00

Debtor 1 Danny Case 18-21415 Robert Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 15 of Document Page 15 of Document Document Page 15 of Document Page 15 of Document Document Page 15 of Document Page 15 of Document Document Page 15 of Document Page 15 of Document Document Page 15 of Document Page 15 of Document Document Page 15 of Document Page 15

Filst Name Middle Name	Last Name	
51. Any farm- and commercial fishing-related property No.	you did not already list	
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part for Part 6. Write that number here	6, including any entries for pages you have attached	> \$0.00
Describe All Property You Own or Have an I	nterest in That You Did Not List Above	
53. Do you have other property of any kind you did not Examples: Season tickets, country club membership No.	t already list?	
Yes. Describe		\$\$
54. Add the dollar value of all of your entries from Part	7. Write that number here	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 5,500.00	
57. Part 3: Total personal and household items, line 15	\$ 6,700.00	
58. Part 4: Total financial assets, line 36	\$ 625.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line	e 52 \$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property . Add lines 56 through 61	\$ 12,825.00	\$ 12,825.00
63. Total of all property on Schedule A/B. Add line 55 +	· line 62	\$12,825.00
		, 12,020101

Official Form 106A/B Record # 789220 Schedule A/B: Property Page 6 of 6

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

Fill in this in	formation to identi	y your case:	
Debtor 1	Danny	Robert	Bauman
	First Name	Middle Name	Last Name
Debtor 2	Vanessa	Wynn	Bauman
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	ne : <u>NORTHERN</u> District of _	_ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identi	Identify the Property You Claim as Exempt								
1. Which set of ex	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
You are clai	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)							
2. For any propert	ty you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.						
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	2003 Ford Ranger with over 78,000 miles.	\$_2,500	\$2,000	735 ILCS 5/12-1001(b)					
Line from	03		100% of fair market value, up to						
Schedule A/B:			any applicable statutory limit						
Brief description:	2008 Pontiac G6 with over 136,000 miles.	\$_3,000	\$ 2,400	735 ILCS 5/12-1001(c)					
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_3,000	\$_3,000	735 ILCS 5/12-1001(b)					
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit						
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_2,500	\$ 2,375	735 ILCS 5/12-1001(b)					
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit						
Official Form 106C Record # 789220 Schedule C: The Property You Claim as Exempt Page 1 of 2									

Entered 07/31/18 11:43:04 Desc Main Case 18-21415 Doc 1 Filed 07/31/18

Debtor 1

Robert

Document

Page 17 of 70 Case Number (if known)

Danny

Middle Name

Last Name

Additional Page Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) Brief Necessary wearing apparel \$ 200 \$ 200 description: Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit Wedding Rings 735 ILCS 5/12-1001(a),(e) Brief \$ 1,000 1,000 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit Brief Savings Account, BMO Harris, 735 ILCS 5/12-1001(b) \$ 25 25.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, BMO Harris, 735 ILCS 5/12-1001(b) \$ 600 \$ 600 600.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 401(k) or similar plan, Wal Mart 735 ILCS 5/12-1006 Brief Unknown 401k Plan, 0 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \prod_{No} ☐ Yes. 789220 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

		Caso 18 '	21415 Doc 1 - E	Filed 07/21/19	Entered 07/31/1	.8 11:43:04	Desc Main	
Fil	l in this in	formation to identif	y your case:		8 of 70			
De	ebtor 1	Danny	Robert	Bauman				
		First Name	Middle Name	Last Name				
De	ebtor 2	Vanessa	Wynn	Bauman				
(Sp	ouse, if filing)	First Name	Middle Name	Last Name				
Ur	nited States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	ILLINOIS				
<u>ر</u> ا	aa Numbar			(State)			Check if this	s is an
ı	ase Number known)			_			amended fil	ina
	cial F	orm 106D			<u></u>		a	···• 9
								12/15
			s Who Have Claim					12/13
inforn	nation. If r	nore space is neede	ossible. If two married people ed, copy the Additional Page and case number (if known).	, fill it out, number the er			у	
1. D	o any cre	ditors have claims s	secured by your property?					
	No. Ch	neck this box and sub	omit this form to the court with	your other schedules. Yo	ou have nothing else to repor	t on this form.		
	Yes. Fil	Il in all of the informa	ition below.					
	.	List All Secured Clair						
Pa	rt 1:	List All Secured Clair	ns					
2.	List all se	cured claims. If a cr	editor has more than one seci	ured claim. list the credito	r separately	Column A	Column A	Column C
			ne creditor has a particular cla		' '	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
4	As much a	as possible, list the cl	laims in alphabetical order acc	cording to the creditors na	ime.	value of collateral	claim	If any

	Caso 19 21/	115 Doc 1	Filad 07/21/10		/18 11:43:04	Desc Mair	1
Fill in this	s information to identify you	ır case:		9 of 70			
Debtor 1	Danny	Robert	Bauman				
202101	First Name	Middle Name	Last Name				
Debtor 2	Vanessa	Wynn	Bauman				
(Spouse, if filir	ng) First Name	Middle Name	Last Name				
United Sta	ates Bankruptcy Court for the :	NORTHERN District	of ILLINOIS				
	_		(State)			□ Check	if this is an
Case Num (If known)	hber					_	ed filing
)fficial	Farm 106F/F					amena	ca ming
Jiliciai	Form 106E/F						
<u>Schedu</u>	le E/F: Creditors	<u>Who Have U</u>	nsecured Claims				12/15
/ <i>B: Propert</i> reditors wit eeded, cop	er party to any executory con ty (Official Form 106A/B) and th partially secured claims t y the Part you need, fill it ou dditional pages, write your r	d on Schedule G: Ex hat are listed in Sch ut, number the entrie name and case num	recutory Contracts and Une edule D: Creditors Who Haves in the boxes on the left. A	xpired Leases (Official F ve Claims Secured by Pro	orm 106G). Do not inc operty. If more space i	lude any s	
	creditors have priority unse	cured claims agains	t vou?				
_ `		cureu ciaims agams	t your				
=	Go to Part 2.						
Yes	of your priority unsecured c	to to one of the same of the same of		and the second		dele Ess	
unsecur	rity amounts. As much as pos ed claims, fill out the Continu explanation of each type of c	uation Page of Part 1.	If more than one creditor ho	lds a particular claim, list t	•	•	Nonpriority amount
2.1 IRS	Priority Debt	Las	t 4 digits of account number		\$ <u>188.00</u>	<u>\$ 188.00</u>	\$ <u>0.00</u>
	or's Name Box 7346	Wh	en was the debt incurred?	2017			
Numb			on was the dest mountain.				
		As	of the date you file, the claim	is: Check all that apply.			
			Contingent				
			Unliquidated				
Who o	wes the debt? Check one.	Zip Code	Disputed				
Deb	tor 1 only						
Deb	tor 2 only	- i	e of PRIORITY unsecured cla	im:			
=	tor 1 and Debtor 2 only		Domestic support obligations				
=	east one of the debtors and anoth	ner	Taxes and certain other debts yo	ou owe the government			
	eck if this claim relates to a nmunity debt	П	Claims for death or personal inju	rv while vou were			
	claim subject to offest?	_	intoxicated	.,			
No			Other. Specify				
Yes							
Part 2:	List All of Your NONPRIOR	ITY Unsecured Claim	s				
3. Do any	creditors have nonpriority u	insecured claims ag	ainst you?				
No.	You have nothing to report in	n this part. Submit th	is form to the court with your	other schedules.			
Yes							
nonprio	of your nonpriority unsecurerity unsecured claim, list the d	creditor separately fo	r each claim. For each claim	listed, identify what type o	f claim it is. Do not list	claims already	
	I in Part 1. If more than one o III out the Continuation Page	·	uiai Ciaiiii, iist the other credi	itors in Part 3.if you have f	nore man three nonpri	nny unsecured	
2.30 11	ago						Total claim

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Debtor 1 Danny Robert Document Page 20 of 70 Case Number (if known)

Debtor 1	Danny Robert	អនុក្ណាម្ចារ Pa	age 20 of 70 Case Number (if known)	
4.1	First Name Middle Name American Anesthesiology Assoc of Illinois	Last Name Last 4 digits of account number	9093	\$ 359.36
	Creditor's Name			
	PO Box 88087	When was the debt incurred?	06/19/2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	,,,	
	Chicago IL 60680	Unliquidated		
	City State Zip Code	Disputed		
_	ho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	-	
L	Check if this claim relates to a	that you did not report as priority cla		
le	community debt the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
19	No	Other, Specify Medical Debt		
▎▕▔	Yes	Other. Specify Medical Debt		
40	Associated Imaging Specialists	Last 4 digits of account number	3015	\$ 6.75
4.2	Creditor's Name	Last 4 digits of account number		Ψ
	1121 Lake Cook Rd. Ste. M	When was the debt incurred?	01/18/2018	
	Number Street			
		A - of the determinant file the electric	Object all the travel	
		As of the date you file, the claim is:	Спеск ан тлат арріу.	
	Deerfield IL 60015	Contingent		
	City State Zip Code	Unliquidated		
w	ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority cla	ims	
-	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Medical/Dental	Services	
<u> </u>	Yes			050.00
4.5	Barclays Bank Delaware	Last 4 digits of account number		<u>\$ 250.00</u>
	Creditor's Name 125 S. West St.	When was the debt incurred?		
.		when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Wilmington DE 19801	Contingent		
		Unliquidated		
	City State Zip Code ho owes the debt? Check one.	Disputed		
ΙГ	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
-	Check if this claim relates to a	that you did not report as priority cla	•	
-	community debt	Debts to pension or profit-sharing pl		
Is	the claim subject to offest?			
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes			

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 21 of 70 Case Number (if known) **Document** Danny Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capitalone \$ 409.00 Last 4 digits of account number _ Creditor's Name 2010-2013 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Capitalone NULL \$ 6,576.00 Last 4 digits of account number 4.5 Creditor's Name 2010-2018 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes NULL CBNA \$ 1,412.00 Last 4 digits of account number 4.6 2015-2018 When was the debt incurred? 50 Northwest Point Road As of the date you file, the claim is: Check all that apply. Contingent Elk Grove Village 60007 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only

Schedule E/F: Creditors Who Have Unsecured Claims

Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Case 18-21415 Doc 1 Page 22 of 70 Case Number (if known) ___ **Document** Danny Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** City of Elgin \$ 58.38 Last 4 digits of account number _ Creditor's Name 07/10/2018 88025 When was the debt incurred?

Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60680	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
4.8 Commonwealth Edison	Last 4 digits of account number	\$ 99.82
Creditor's Name	2040	
3 Lincoln Center 4th Floor	When was the debt incurred? 2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oakbrook Terrace IL 60181	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
4.9 Credit First N A	Last 4 digits of account number NULL	\$ 1,462.00
Creditor's Name	2010.2010	
6275 Eastland Rd	When was the debt incurred? 2018-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Brookpark OH 44142	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	_	

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 23 of 70 Case Number (if known) **Document** Danny Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Ford Service Card \$ 1,412.97 Last 4 digits of account number Creditor's Name 07/06/2018 PO Box 9001006 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Louisville KY 40290 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Harris & Harris, LTD 3427 \$ 1,923.95 Last 4 digits of account number Creditor's Name 02/27/2017 When was the debt incurred? 111 W Jackson Blvd Number Suite 400 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60604 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __Collecting for Creditor Yes ICS/Illinois Collection Serv. **\$** 138.98 5105 Last 4 digits of account number Creditor's Name 11/21/2016 When was the debt incurred? 8231 W. 185th Street As of the date you file, the claim is: Check all that apply. Contingent Tinley Park 60487 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Case 18-21415 Page 24 of 70 Case Number (if known) **Document** Danny Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Integrated Imaging Consultants \$ 20.00 Last 4 digits of account number ____ Creditor's Name 04/02/2018 When was the debt incurred?

	PO BOX 93040	when was the debt incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Chicago IL 60694	Unliquidated
	City State Zip Code	
V	Vho owes the debt? Check one.	Disputed
Ļ	Debtor 1 only	
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	Debtor 1 and Debtor 2 only	Student loans.
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	Check if this claim relates to a	that you did not report as priority claims
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	s the claim subject to offest?	
ļ	No	Other. Specify Medical Debt
	Yes	
1.14	Jared Galleria	Last 4 digits of account number NULL \$_0.00
	Creditor's Name	When was the debt incurred? 2017-2017
	375 Ghent Rd	When was the debt incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Fairlawn OH 44333	Unliquidated
	City State Zip Code Who owes the debt? Check one.	Disputed
ì	Debtor 1 only	
ŀ	=	
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:
Ļ	Debtor 1 and Debtor 2 only	☐ Student loans.
Ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
L	Check if this claim relates to a	that you did not report as priority claims
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts
İ	No	Overtil Overtile a Overtillier
i	₹	Other. Specify Credit Card or Credit Use
_	Yes KAY Jewelers	* 0.00
1.15		Last 4 digits of account numberNULL \$_0.00
	Creditor's Name 375 Ghent Rd	When was the debt incurred? 2011-2017
	Number Street	
	Number Street	
		As of the date you file, the claim is: Check all that apply.
	Fairlawn OH 44333	Contingent
		Unliquidated
٧	City State Zip Code Vho owes the debt? Check one.	Disputed
	Debtor 1 only	
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:
i	Debtor 1 and Debtor 2 only	Student loans.
ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
L 1	=	that you did not report as priority claims
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
ı	s the claim subject to offest?	Debte to pension of profit-straining plans, and other similar debte
	No	Other. Specify Credit Card or Credit Use
Ī	Yes	Officer. Specify

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 25 of 70 Case Number (if known) **Document** Danny Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Kohls/Capone \$ 53.00 Last 4 digits of account number _ Creditor's Name 2014-2018 N56 W 17000 Ridgewood Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Menomonee Falls 53051 W/I Unliquidated City Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Kohls/Capone NULL \$ 404.00 Last 4 digits of account number 4.17 Creditor's Name 2012-2018 N56 W 17000 Ridgewood Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Menomonee Falls 53051 Unliquidated City Zip Code State Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Malcolm S. Gerald and Assoc. **\$** 198.36 5138 Last 4 digits of account number 4.18 Creditor's Name 06/27/2018 When was the debt incurred? 332 S. Michigan Ave., Ste. 600 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60604 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

Is the claim subject to offest?

No

Yes

At least one of the debtors and another

Check if this claim relates to a community debt

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify __ Credit Card or Credit Use

Student loans.

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 26 of 70 Case Number (if known) **Document** Danny Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim \$** 172.00 4.19 Last 4 digits of account number Creditor's Name 2014-2014 1460 Renaissance Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Park Ridge 60068 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Nationwide Credit & Collection 9648 \$ 435.54 Last 4 digits of account number Creditor's Name When was the debt incurred? 815 Commerce Dr., Ste. 100 Number Street As of the date you file, the claim is: Check all that apply. Contingent Oak Brook 60523 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Nicor Gas 8507 \$ 37.92 Last 4 digits of account number Creditor's Name 2018 When was the debt incurred? PO Box 549 Number As of the date you file, the claim is: Check all that apply. Contingent Aurora 60507 Unliquidated State Zip Code Disputed Who owes the debt? Check one.

Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Case 18-21415 Doc 1 Page 27 of 70 Case Number (if known) **Document** Danny Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.22 Northwest Community Hospital	Last 4 digits of account number 2536	\$ <u>1,923.95</u>
Creditor's Name	4/44/0047	
3060 Salt Creek #110	When was the debt incurred? 1/11/2017	
Number Street		
	As of the date you file the element of Observation III that seek	
	As of the date you file, the claim is: Check all that apply.	
Aulinaton Hainkta II COOOF	Contingent	
Arlington Heights IL 60005	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical/Dental Services	
Yes		
4.23 Northwest Gastroenterologists	Last 4 digits of account number 5900	\$ <u>173.81</u>
Creditor's Name	<u> </u>	
PO Box 7630	When was the debt incurred? 04/12/2017	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Gurnee IL 60031	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
	_ 	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	_	
4.24 Presence St. Joseph Medical Center	Last 4 digits of account number 9911	\$ 3,943.63
Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
333 North Madison Street	When was the debt incurred? 01/18/2018	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Joliet IL 60435	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
	Obligations arising out of a separation agreement or divorce	
☐ At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	_	

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 28 of 70 Case Number (if known) **Document** Danny Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Prosper Marketplace IN \$ 2,043.00 Last 4 digits of account number Creditor's Name 2015-2018 101 2Nd St FI 15 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent CA 94105 San Francisco Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Personal Loan Yes Receivable Management Services 6032 \$ 758.62 Last 4 digits of account number 4.26 Creditor's Name 07/22/2017 PO Box 280431 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 06128-0431 East Hartford Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __Collecting for Creditor Yes Receivables MGMT Partn **\$** 354.00 7439 Last 4 digits of account number 4.27 Creditor's Name 2017-2017 2250 E Devon Ave Ste 352 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Des Plaines 60018 Unliquidated State Zip Code Disputed Who owes the debt? Check one.

Yes

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 29 of 70 Case Number (if known) **Document** Danny Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Sherman Hospital \$ 93.80 Last 4 digits of account number _ Creditor's Name 04/27/2018 1425 N. Randall Rd. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60123 Elgin Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Service Yes State Farm Insurance \$ 139.15 Last 4 digits of account number 4.29 Creditor's Name When was the debt incurred? State Farm Bldg Number As of the date you file, the claim is: Check all that apply. Contingent Bloomington 61710 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Syncb/CAR CARE DISC TI NULL **\$** 541.00 Last 4 digits of account number 4.30 Creditor's Name 2013-2018

Po Box 965036 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Credit Card or Credit Use Yes

	Case	18-21415	Doc 1		Entered 07/31/18 11:43:04	Desc Main			
Debtor 1	Danny	Robert		Document	Page 30 of 70 Case Number (if known)		_		
	First Name	Middle Name	•	Last Name					
Pari	Your NONPRIO	RITY Unsecured Cla	aims - Continu	ation Page					
After lis	sting any entries on t	this page, number	them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Clair		
4.04	Syncb/CARE CRED	IT	La	st 4 digits of account numbe	. NULL		\$ 778.00		
4.31	Creditor's Name		_ La	St 4 digits of account number			<u> </u>		
	950 Forrer Blvd		w	nen was the debt incurred?	2014-2018				
	Number Street								
			As	of the date you file, the claim	m is: Check all that apply.				
				Contingent					
	Kettering	OH 45420	_	Unliquidated					
w	City /ho owes the debt? Ch	State Zip Co neck one.	de	Disputed					
	Debtor 1 only								
ΙĪ	Debtor 2 only		Ty	pe of NONPRIORITY unsecu	red claim:				
Ī	Debtor 1 and Debtor 2	only	Ĺ	Student loans.					
li	At least one of the deb	•		Obligations arising out of a separation agreement or divorce					
7	Check if this claim r			that you did not report as priority claims					
-	community debt	ciates to a	Г		ing plans, and other similar debts				
ls	the claim subject to o	offest?	_						
	No			Other. Specify Credit Card	d or Credit Use				
[Yes								
4.32	Syncb/Walmart		_ La	st 4 digits of account numbe	r NULL		\$ 431.00		
	Creditor's Name								
	Po Box 965024		w	nen was the debt incurred?	2015-2018				
	Number Street								
			As	of the date you file, the claim	m is: Check all that apply.				
				Contingent					
	Orlando	FL 32896		Unliquidated					

4.31 Synco/	CARE CREDIT	Last 4 digits of account number NULL	\$_778.00
Creditor's	Name		
950 Foi	rrer Blvd	When was the debt incurred? 2014-2018	
Number	Street		
Traines.	5.050		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Ketterin	ng OH 45420		
City	State Zip Code	Unliquidated	
	s the debt? Check one.	Disputed	
_		_	
Debtor	·		
Debtor	2 only	Type of NONPRIORITY unsecured claim:	
Debtor	1 and Debtor 2 only	Student loans.	
	t one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	if this claim relates to a	that you did not report as priority claims	
	unity debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the clai	m subject to offest?		
No		Other. Specify Credit Card or Credit Use	
Yes		Officir. Opcomy	
Cah	Malmart	NI II I	A 424 00
4.32 Syncb/	Walmart	Last 4 digits of account number NULL	\$ <u>431.00</u>
Creditor's	Name	2015 2015	
Po Box	965024	When was the debt incurred? 2015-2018	
Number	Street		
Number	oucci		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Orlando	FL 32896		
City	State Zip Code	Unliquidated	
	s the debt? Check one.	Disputed	
Debtor		_	
	•		
Debtor	2 only	Type of NONPRIORITY unsecured claim:	
Debtor	1 and Debtor 2 only	Student loans.	
=	t one of the debtors and another	Obligations arising out of a separation agreement or divorce	
_ =			
	if this claim relates to a	that you did not report as priority claims	
	unity debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the clai	m subject to offest?		
No		Other. Specify Credit Card or Credit Use	
Yes			
Synob/	Walmart	Last 4 digits of account number NULL	\$ 1,147.00
4.55		Last 4 digits of account number NULL	φ <u>1,147.00</u>
Creditor's		2014 2010	
Po Box	965024	When was the debt incurred? 2011-2018	
Number	Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Orlando	FL 32896	Unliquidated	
City	State Zip Code		
Who owes	s the debt? Check one.	Disputed	
Debtor	1 only		
Debtor	•	Tune of NONDRIORITY unaccured eleims	
_ =	•	Type of NONPRIORITY unsecured claim:	
Debtor	1 and Debtor 2 only	Student loans.	
At least	t one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check	if this claim relates to a	that you did not report as priority claims	
	unity debt	Debts to pension or profit-sharing plans, and other similar debts	
	m subject to offest?	Debte to periodic or profit-orialing plane, and other similar debte	
is the clair	III AUDICUL IV VIICAL!		
.			
No		Other. Specify Credit Card or Credit Use	

Record # 789220

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Page 31 of 70 Case Number (if known) **Document** Danny Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Transworld Systems Inc. \$ 354.56 Last 4 digits of account number Creditor's Name 2018 Po Box 15520 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19850 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes United Shockwave Services 1674 \$ 401.63 Last 4 digits of account number Creditor's Name 01/18/2018 PO Box 2178 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Des Plaines 60017 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Verizon 0001 **\$** 143.83 Last 4 digits of account number Creditor's Name 2018 When was the debt incurred? 404 Brock Drive As of the date you file, the claim is: Check all that apply. Contingent Bloomington 61701 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only

Yes

Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Case 18-21415 Page 32 of 70 **Document** Danny Robert Debtor 1 Middle Name Village of Lakemoor Police Department 0150 **\$** 117.00 4.37 Last 4 digits of account number Creditor's Name 05/02/2018 28581 II Rt 120 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Lakemoor 60051 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Other. Specify Fines

Is the claim subject to offest?

Yes

Case 18-21415

Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

Debtor 1 Danny

Robert

Document

Page 33 of 70 Case Number (if known)

Middle Name

List Others to Be Notified for a Debt That You Already Listed

 Use this page only if you have others to be notified about your bankruptc example, if a collection agency is trying to collect from you for a debt you 2, then list the collection agency here. Similarly, if you have more than or additional creditors here. If you do not have additional persons to be noti 	u owe to someone else, list the original creditor in Parts 1 or ne creditor for any of the debts that you listed in Parts 1 or 2, list the
Frost Arnett Company	On which entry in Part 1 or Part 2 list the original creditor?
Name PO Box 198988	Line1 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Nashville TN 37219 City State Zip Code	Last 4 digits of account number <u>9093</u>
Northwest Community Hospital, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
Name 3060 Salt Creek #110	Line 10 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Arlington Heights IL 60005 City State Zip Code	Last 4 digits of account number <u>3427</u>
Northwest Suburban Imaging, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
34659 Eagle Way	Line 11 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Number Street	Part 2: Creditors with Nonphonity Unsecured Claims
Chicago IL 60678 City State Zip Code	Last 4 digits of account number <u>510</u> 5
St. Alexius Medical Center, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
1555 Barrington Rd.	Line 16 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Hoffman Estates IL 60194 City State Zip Code	Last 4 digits of account number <u>513</u> 8
Loyola University Health System, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
Name 2160 S 1st Ave	Line 18 of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Maywood IL 60153	Last 4 digits of account number <u>9648</u>
City State Zip Code	
United Recovery Service LLC, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
Name 18525 Torrence Ave., Ste. C-6	Line 22 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Lansing IL 60438	Last 4 digits of account number <u>991</u> 1
City State Zip Code	

Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Case 18-21415 Page 34 of 70 Case Number (if known) **Document** Danny Robert Debtor 1 Last Name Receivable Management Partners On which entry in Part 1 or Part 2 list the original creditor? Name 2250 E Devon STE 245 Line <u>26</u> of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Des Plaines IL 60018 Last 4 digits of account number _____6613_____ City State Zip Code

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

Debtor 1 Danny

Robert

Add the Amounts for Each Type of Unsecured Claim

Document

Page 35 of 70

Case Number (if known)

) CDIOI 1 ______

Last Name

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and Certain other debts you owe the government	6b.	\$	188.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	188.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
nom Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	28,774.01
	6j. Total. Add lines 6f through 6i.	6j.	\$	28,774.01

		0 1	19 21/15 D	ac 1	E:1 - 1 07/04/40	□t.a.		24/40/44	. 40.04	D 1	4 - 1 -	
Fi	ill in this in		lentify your case:		Filad 07/21/19	Lnto	ea 07/3 6 of 70) 31/18 11	.:43:04	Desc N	/lain	
	V.1.1 4	Danny	Rober	t	Bauman							
L	Debtor 1	First Name	Middle Nam		Last Name	_						
П	Debtor 2	Vanessa	Wynn		Bauman							
	Spouse, if filing)	First Name	Middle Nam	e	Last Name	_						
U	Jnited States	Bankruptcy Cour	t for the : <u>NORTHERN</u>	_ District o	of <u>ILLINOIS</u>							
C	Case Number	-			(State)					□сі	neck if this is an	1
	If known)									ar	nended filing	
Off	ficial F	orm 1060	<u>G</u>									
Scl	hedule	G: Execu	utory Contrac	ts and	d Unexpired Le	ases						12/1
nfor	mation. If r	nore space is r	as possible. If two ma needed, copy the addi ame and case numbel	tional pag	ple are filing together, boge, fill it out, number the n).	oth are equa entries, and	ally responsi I attach it to	ble for supply this page. Or	ying correct n the top of a	any		
1. I	Do you hav	e any executo	ry contracts or unexp	ired lease	es?							
[No. Ch	eck this box an	d submit this form to th	ne court w	vith your other schedules.	You have no	othing else to	report on this	s form.			
	Yes. Fil	ll in all of the inf	ormation below even if	the conti	racts or leases are listed in	n Schedule	A/B: Propert	y (Official For	m 106A/B)			
	-	-		_	have the contract or least ions for this form in the ins				-			
	unexpired le	-	se, cen phone). See ui	e ilistruct		Struction boc	okiet ioi ilioie	e examples of	executory co	onitacts and		
	Person or	company with	whom you have the c	ontract o	or lease		State	what the con	ntract or leas	se is for		
2.1	James	& Esperanza Bı	redthauer				Less	see				
	Name					_						
	3706 E Number	Wood Ln Street										
				11 6	24009							
	Belvide City	ie			61008 Zip Code	_						
2.2												
	Name					_						
	Number	Street										
	City			State	Zip Code	_						
2.3]											
	Name					_						
	Number	Street										
	City			State	Zip Code							
2.4	1											
2.7	Name					_						
	Number	Street										
	City			State	Zip Code							
2.5												
0	Name					_						
	Number	Street				_						

State Zip Code

City

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

Fill in this in	formation to identi	fy your case:	
Debtor 1	Danny	Robert	Bauman
	First Name	Middle Name	Last Name
Debtor 2	Vanessa	Wynn	Bauman
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of <u>l</u> l	<u>LLINOIS</u>
Case Number			(State)
(If known)			_

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question

1. D c	you have any codebtors? (If you are filing a joint	case, do not list either spouse as	a codebtor.)					
	No.							
	Yes							
2. W i	ithin the last 8 years, have you lived in a commun	ity property state or territory?	Community property states and territories include					
Ar	rizona, California, Idaho, Lousiiana, Nevada, New M	lexico, Puerto Rico, Texas, Wasl	ington, and Wisconsin.)					
	No. Go to line 3.							
	Yes. Did your spouse, former spouse, or legal eq	uivalent live with you at the time						
	No	d vou live?	. Fill in the name and current address of that person.					
	res. inwiner community state or termory at	2 you live:	. This is the name and canonicadess of that person.					
	Name of your spouse, former spouse or legal equivalent		_					
	Number Street		-					
	City	State Zip (ode					
Sc	nown in line 2 again as a codebtor only if that perschedule D (Official Form 106D), Schedule E/F (Offichedule E/F, or Schedule G to fill out Column 2.	= =						
	Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt					
			Check all schedules that apply:					
3.1			Schedule D, line					
	Name		Schedule E/F, line					
	Number Street		Schedule G, line					
	City	tate Zip Co	le					
3.2			Schedule D, line					
	Name		Schedule E/F, line					
	Number Street		Schedule G, line					
	City S	tate Zip Co	le					
3.3			Schedule D, line					
	Name		Schedule E/F, line					
	Number Street		Schedule G, line					
	City S	tate Zip Co	le					

Official Form 106H Record # 789220 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case:						
Debtor 1	Danny	Robert	Bauman			
	First Name	Middle Name	Last Name			
Debtor 2	Vanessa	Wynn	Bauman			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Case Number	. ,	r the : <u>NORTHERN DISTRICT OF</u>	ILLINOIS			
(If known)			_			

ck if this is: An amended filing A supplement showing post-petition
chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Road Supervisor		Walmart Manager
	Occupation may Include student or homemaker, if it applies.	Employers name	First America		Walmart
		Employers address	600 Vine Street		PO Box 82
			Cincinnati, OH 45	202	Bentonville, AR 72712
		How long employed there?	Since 7/1/2007		Since 1/1/1991
Pa	It 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salar deductions). If not paid monthly, or		•	\$2,356.81	\$4,782.89
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$2,356.81	\$4,782.89

 Official Form 106I
 Record # 789220
 Schedule I: Your Income
 Page 1 of 2

Case 18-21415 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Doc 1 Page 39 of 70

Document Robert Danny Debtor 1 Case Number (if known) First Name Last Name

				For Debtor 1		or Debtor 2 or on-filing spouse		
С	ору	line 4 here	4.	\$2,356.81		\$4,782.89		
		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a. 	\$436.39	_	\$1,012.27		
		landatory contributions for retirement plans	5b. 	\$0.00	_	\$0.00		
		oluntary contributions for retirement plans	5c. —	\$0.00	_	\$143.50		
		Required repayments of retirement fund loans	5d. 	\$0.00	_	\$0.00		
		nsurance	5e.	\$0.00	_	\$292.11		
		Omestic support obligations	5f. 	\$0.00	_	\$0.00		
	-	Inion dues	5g. _	\$106.17	_	\$0.00		
		Other deductions. Specify: Life Insurance(D2),	5h. —	\$0.00	_	\$54.88		
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$542.55	_	\$1,502.76		
7. Calc	ula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,814.26		\$3,280.14		
8. List	all (other income regularly received:						
8	a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
8	b.	Interest and dividends	8b.	\$0.00		\$0.00		
8	C.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
8	d.	Unemployment compensation	8d.	\$0.00		\$0.00		
8	e.	Social Security	8e. —	\$0.00		\$0.00		
8	f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
8	h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9. A	dd	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	_	\$0.00		
10. C	alc	ulate monthly income. Add line 7 + line 9.	10.	\$1,814.26 +	Г	\$3,280.14 =	\$5,094.4	ın
Α	dd 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ1,014.20	Ь	ψ0,200.14	ψ3,034.4	_
Ir oʻ D	nclu ther o n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen	,	Sche		1. \$0. C	00
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	appli	es	12. \$5,094. 4	10
		ou expect an increase or decrease within the year after you file this form		The state of the s	l- l-11		Ţ-, II	_
	x 1							

F	ill in this in	formation to identify your o	case:				
	Debtor 1	Danny First Name	Robert Middle Name	Bauman Last Name	Check if the	nis is: mended filing	
	Debtor 2	Vanessa	Wynn	Bauman	· · · · =	pplement showing po	st-netition chanter 13
	Spouse, if filing)	First Name	Middle Name	Last Name		ne as of the following	
ι	Jnited States	Bankruptcy Court for the : <u>NC</u>	ORTHERN DISTRICT (DF ILLINOIS		DD / YYYY	adio.
	Case Number (If known)						
Of	ficial F	orm 106J				parate filing for Debto tains a separate hous	
Sc	hedul	e J: Your Expe	nses				12/15
more	-	=		le are filing together, both are he top of any additional pages,	· · ·		
Pa	rt 1: D	escribe Your Household					
1.	=	nt case? So to line 2. Does Debtor 2 live in a sepa	arate household?				
		Yes. Debtor 2 must file	e a separate Schedu	le J.			
2.	Do you h	ave dependents?	X No		Dependent's relationship Debtor 1 or Debtor 2	o to Dependent's age	Does dependent live with you?
	Do not lis Debtor 2	et Debtor 1 and		this information for dent			X No
	names.	ate the dependents'					Yes X No Yes Yes
3.	expense	expenses include s of people other than and your dependents?	X No Yes				
Pa	rt 2:	stimate Your Ongoing Month	ly Expenses				
exp the	enses as o applicable	f a date after the bankruptc date.	y is filed. If this is a	less you are using this form as supplemental <i>Schedule J</i> , che		=	
	-	ses paid for with non-cash gance and have included it o	=	Ince if you know the value Income (Official Form 106I.)			Your expenses
4.	The rent	al or home ownership expe	enses for your resid	ence. Include first mortgage pa	yments and		
	-	for the ground or lot.				4.	\$1,250.00
		cluded in line 4:				4a.	\$0.00
		operty, homeowner's, or rent	er's insurance			4b.	\$0.00
		me maintenance, repair, and				4c.	\$50.00
		meowner's association or co				4d.	\$0.00

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

Debtor 1 Danny

First Name

Robert

Middle Name

Document

Last Name

Page 41 of 70 Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$290.00 6a. 6a. Electricity, heat, natural gas \$60.00 6b. Water, sewer, garbage collection \$345.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$700.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$165.00 9. Clothing, laundry, and dry cleaning 10. \$110.00 10. Personal care products and services \$475.00 11. Medical and dental expenses 11. \$756.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$95.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$143.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 789220 Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 42 of 70

Robert Danny Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$45.00 21. Other. Specify: ___Pet Care (\$40.00), Postage/Bank Fees (\$5.00), 21. \$4,484.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$5,094.40 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$4,484.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$610.40 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 789220 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to identi	fy your case:	
Debtor 1	Danny	Robert	Bauman
	First Name	Middle Name	Last Name
Debtor 2	Vanessa	Wynn	Bauman
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you now as agree to now company who is NO	Ton atternoy to help you fill out hankruntoy forms?
No	T an attorney to help you fill out bankruptcy forms?
NO	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have reacorrect.	ad the summary and schedules filed with this declaration and that they are true and
✗ /s/ Danny Robert Bauman	🗶 /s/ Vanessa Wynn Bauman
Signature of Debtor 1	Signature of Debtor 2
07/20/2040	07/20/2040
Date 07/30/2018 MM / DD / YYYY	Date

Fill in this information to identify your case:						
Debtor 1	Danny	Robert	Bauman			
	First Name	Middle Name	Last Name			
Debtor 2	Vanessa	Wynn	Bauman			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u> (State)			
Case Number (If known)			<u></u>			

Check if this is a	1
amended filing	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.						
P	It 1: Give Details About Your Marital Status and Where Yo	ou Lived Before					
01.	What is your current marital status?						
	Married						
	Not married						
02	During the last 3 years, have you lived anywhere other tha	n where you live now	n				
	No.Yes. List all of the places you lived in the last 3 years. Do	not include where vo	nu live now				
		The morade where ye	a we now.				
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2			
03	Within the last 8 years, did you ever live with a spouse or I	lived there	community property state or territory? (Community	lived there			
	property states and territories include Arizona, California,						
	and Wisconsin.) No.						
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).					
P	Explain the Sources of Your Income						

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 45 of 70

Debtor 1 Danny Robert Bauman Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$14,233 \$30,361 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$88,290 husband & Wages, commissions, \$88,290 husband & For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) wife combined gross wife combined gross Operating a business Operating a business income income Wages, commissions, \$86,890 husband & Wages, commissions, \$86,890 husband & For the calendar year before that: bonuses, tips bonuses, tips wife combined gross wife combined gross (January 1 to December 31, 2016) Operating a business Operating a business income income 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 46 of 70

Danny Robert Bauman Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 47 of 70

ebto	r 1	Danny	У	Robert	Bauman	Case Number (if kn	own)	
		First Nan	me	Middle Name	Last Name			
11			days before you filed f o make a payment bed			or financial institution, set off ar	y amounts from y	our accounts
	1	No. Go	to line 11					
10	_		Il in the information bel					_
		-	inted receiver, a custo			session of an assignee for the be	enent or creditors,	a
	ЦΥ	es.						
P	art 5:	Lis	st Certain Gifts and Con	ntributions				
13	With	nin 2 ye	ears before you filed fo	or bankruptcy, did y	ou give any gifts with a total v	value of more than \$600 per pers	on?	
	_	No.						
14	_		Il in the details for each	_	ou give any gifts or contributi	ons with a total value of more th	an \$600 to any ch	arity?
	_	_ , .		o. aaap.oj, a.a. j	ou go u, go o. oo		u 4000 to u, o	y -
	=		ll in the details for each	ı gift.				
P	art 6:	Lis	st Certain Losses					
15		nin 1 ye ıbling?	=	r bankruptcy or sinc	e you filed for bankruptcy, did	d you lose anything because of t	heft, fire, other dis	aster, or
	1	No.						
		Yes. Fil	II in the details for each	n gift.				
P	art 7:	Lis	st Certain Payments or	Transfers				
			ear before you filed for	r hankruntev, did vo	u or anyone else acting on vo	our behalf pay or transfer any pro	nerty to anyone y	011
	cons	sulted	about seeking bankru	ptcy or preparing a	bankruptcy petition?			ou
	_	-	y attorneys, bankrupto	cy petition preparers	s, or credit counseling agenci	es for services required in your I	oankruptcy.	
	■ ′		II in the details					
	Τ.							
	F	Party C	ontact Info		Description and value of any	y property transferred	Date payment or transfer	Amount of payment
			ci Law L.L.C.					Payment/Value: \$4,000.00: \$0.00
			Monroe Street #3400					paid prior to filing, balance to be paid
		Criica	go,IL 60603					through the plan.
	F	Party C	ontact Info		Description and value of any	v property transferred	Date payment	Amount of payment
		, -				, proporty manoronea	or transfer	ranount or pujmont
		Hanar	nwill Credit Counseling	<u> </u>	Credit Counseling Services		2018	\$25.00
			I. Cross St.					
		Robin	ison, IL 62454					

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 48 of 70

Debte	or 1	Danny	Robert	Bauman	Case	Number (if known)		
		First Name	Middle Name	Last Name				
17	pror	-	our creditor	, did you or anyone else acting on s or to make payments to your cre you listed on line 16.		sfer any property to any	yone who	
	■ No.							
	Yes. Fill in the details.							
Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?								
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage Do not include gifts and transfers that you have already listed on this statement.						est or mortgage on you	ir property).	
		No. Yes. Fill in the details for each	gift.					
19	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)							
	_	No. Yes. Fill in the details for each	ı gift.					
F	art 8:	List Certain Financial Acc	counts, Instru	ments, Safe Deposit Boxes, and Sto	rage Units			
20	sold Incli	l, moved, or transferred? ude checking, savings, mone	ey market, o	r, were any financial accounts or in r other financial accounts; certifica iations, and other financial institut	ates of deposit; shares in	-		
	=	No. Yes. Fill in the details.						
	_			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21	casi	you now have, or did you hav h, or other valuables? No.	ve within 1 y	ear before you filed for bankruptcy	y, any safe deposit box o	or other depository for s	securities,	
		Yes. Fill in the details.						
22	Uav			Who else had access to it?	Describe the conte		Do you still have it?	
			orage unit of	r place other than your home with	iii i year belore you med	Tor bankruptcy:		
				Who else has or had access to it?	Describe the conte	nts	Do you still have it?	
F	art 9:	Identify Property You Hol	d or Control f	or Someone Else				
23	-	you hold or control any proposomeone.	erty that son	neone else owns? Include any pro	perty you borrowed fron	n, are storing for, or ho	ld in trust	
	_	No. Yes. Fill in the details.						
				Where is the property?	Describe the prope	erty	Value	
1								

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

Debtor 1 Danny Robert Bauman Page 49 of 70

Case Number (if known) ______

Last Name

Pa	rt 10:	Give Details About Environmental Info	rmation					
For the purpose of Part 10, the following definitions apply:								
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
		ous material means anything an envir ace, hazardous material, pollutant, co	onmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic				
Rep	ort all n	otices, releases, and proceedings that	at you know about, regardless of when th	ney occurred.				
24	Has any	y governmental unit notified you that	you may be liable or potentially liable un	der or in violation of an environmental la	w?			
	No.	. Fill in the details						
	∐ Yes.	s. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice			
25	Have ve	ou notified any governmental unit of	any release of hazardous material?					
25	_	ou notified any governmental unit of	any release of nazardous material?					
	No.	s. Fill in the details.						
			Governmental unit	Environmental law, if you know it	Date of notice			
26	Have yo	ou been a party in any judicial or adm	inistrative proceeding under any enviror	nmental law? Include settlements and ord	lers.			
	No.							
	Yes	s. Fill in the details.						
			Court or agency	Nature of the case	Status of the case			
			court of agonoy	Nature of the case	Status of the sase			
Pa	rt 11:	Give Details About Your Business or C		Nature of the case	Status of the case			
	rt 11:		onnections to Any Business					
	Within 4	4 years before you filed for bankrupto	onnections to Any Business cy, did you own a business or have any c	of the following connections to any busin				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	onnections to Any Business	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	onnections to Any Business cy, did you own a business or have any of a trade, profession, or other activity, eith	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa	onnections to Any Business cy, did you own a business or have any c a trade, profession, or other activity, eith ny (LLC) or limited liability partnership (l	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership	cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing exe	cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation or equity securities of a corporation	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing execution An owner of at least 5% of the voting	onnections to Any Business cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compate A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the	onnections to Any Business cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12. The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			

First Name

Middle Name

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 50 of 70

 Debtor 1
 Danny
 Robert
 Bauman
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12: Sign B	elow					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
🗶 /s/ Danny	Robert Bauman	/s/ Vanessa Wynn Bauman				
Signature		Signature of Debtor 2				
Date <u>07/3</u> MM	0/2018 / DD / YYYY	Date 07/30/2018 MM / DD / YYYY				
Did you attach a	dditional pages to Your Statement of Financial Affair	s for Individuals Filing for Bankruptcy (Official Form 107)?				
No						
Yes						
Did you pay or a	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No						
Yes. Name	of person	. Attach the Bankruptcy Petition Preparer's Notice,				
		Declaration, and Signature (Official Form 119).				

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 51 of 70

B2030 (Form 2030) (12/15)

In re

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Danny Robert Bauman and Vanessa Wynn Bauman	Case No:
/ Debtors	

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Chapter:

Chapter 13

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept

Prior to the filing of this statement I have received

Balance Due

\$4,000.00

2.	The source of the compensation paid to me was:					
	Debtor(s)	Other: (specify)				
3	The source of compe	neation to be paid to me is:				

Debtor(s) Other: (specify)

I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Record # 789220 **Page 1 of 1**

Case 18-21415

Doc 1 Fileo **Gen/aci/Law Enter**ed 07/31/18 11:43:04 National Headquarters 所任例onroepster 考200 印度go, IL 60603 1-866-925-1313 www.iniotapes.com

Desc Main

Date: 7/9/2018

Consultation Attorney: MEL

Record #: 789-220

Attorney Retainer Agreement Chapter 13	
χ \mathcal{D} The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and r	received a copy of any
"Court Approved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorne	eys" Any terms that
conflict with it are null and void. I agree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$	or the fee stated in
the CARA or RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even though	it usually costs more.
More than 1 attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci L	.aw Website.
x D3 UV FEES: In addition to Attorney fees you agree to pay any court costs, educational course costs, \$25 for postage; \$	15 for copies; PACER
charges up to \$5.00 where a motion to extend or impose stay is necessary and prior case was not with us; actual costs of certified r	mail. Any amount not paid
by me prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but	my attorneys may apply to
the court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Par	alegal- \$85/hr; Senior
Paralegal-\$150/hr. if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceeding	ngs or appeals. Fees are
"flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and a	are deposited into the
firm's operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied	d to the "flat fee". If this
contract is terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismis	sed or breach this contract
I agree to pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin La	wyers fund for Client
Protection(c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as fil	ing fees or court costs and
authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed	by me if case is not filed.
x 13 ON Attorney fees and costs get paid before my creditors before mortgage arrears, and vehicles scheduled to be	paid in the plan, start
getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fee	s are paid, then the vehicle
gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. RESULT: if I fi	all to complete the plan, i
may end up paying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to	complete the plan.
Injury or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law and	the Chapter 13 trustee
and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the T	rusiee. providad including income
PLAN: My estimated payment is \$ 200-550 per month for 36-60 months based on the information I have I	orovided, including income, 3 Trustee or creditors
expenses, assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 1	o itualee of creditors ly it hafara signing it so l
could object to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and stucknow what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure.	e to every question
TAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the T	rustee each vear II will turi
over refunds, additional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses	change, my plan payment
may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee	unless I am specifically
advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited to	life insurance proceeds,
workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to	pay some or all of the funds
into my Chapter 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY CA	ASE
which was a state of the wind of the control of the	My pian payment does
NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; studen	t loan principal and interest
unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA	A fees as long as the
property is in my name; other	
Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue	interest, and if I don't pay
them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans my	self directly
Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; untiled or late filed	tax debts; undisclosed
debts: support/maintenance debts: debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judg	e.
Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy.	vve ao not represent you in
estate court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bank	rupcy. When this case is
closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends.	
xDB UB Changes after this: I cannot transfer any property or incur any credit or debt without the express permission	of my attorney or the Court
and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.	(1)
No Discharge If I fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that	t i nave remained current ir
DSO or mortgage payments or if I fail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures	on a separate sneet.
x // amos barn	
Danny Bauman (Devor) X / / Amas Malum Vanessa Bauman (Joint Debtor)	
x Dated: 7-9-2018	4=4400
Attorney for the Velytor(s) Representing Geraci/Law L.L.C.	rev 171129

Case 18-21 GERAGE LAW iled: 107./3Bankruptoyeandd njeny 14sttonney 1504 Desc Main Document Number 53 of 70

FEE PRIORITY CHAPTER 13 DISCLOSURE: This disclosure explains the payment structure in your Chapter 13 and its effects. It is a supplement to your signed Court Approved Retention Agreement, and does not change any of its terms.

ATTORNEY FEES PAID THROUGH CHAPTER 13: Before filing your Chapter 13, you paid \$\(\frac{0.00}{0.00}\) toward our attorneys' fees for the bankruptcy. We agreed with you that the remaining balance on attorneys' fees of \$\(\frac{4,000.00}{0.00}\), plus any costs advanced or billed, will be paid to us over time through your Trustee payments if the Court approves our Application. Pre-confirmation payments to Geraci Law LLC are held by the Trustee and disbursed to Geraci Law LLC upon confirmation or dismissal(whichever is earlier).

ORDER OF PAYMENTS: Unless treated otherwise in your Plan, creditor's claims will be paid by the Trustee pro rata in the following order: (1) post-filing mortgage payments (if being paid in the Chapter 13); (2) monthly payments on non-mortgage secured claims (such as secured car loans); (3) costs of administration (such as our remaining attorneys' fees balance above); (4) mortgage arrears; (5) priority unsecured claims other than costs of administration; (6) special class of unsecured claims; and (7) other unsecured claims. Your Chapter 13 does **NOT** propose to alter this order of payments.

RATE OF PAYMENT IN YOUR PLAN: Your Chapter 13 plan proposes to pay \$<u>610.00</u> per month for at least <u>58</u> months. This amount may change depending on various factors such objections or claims filed. The Trustee will deduct an estimated 4-9% fee on each payment you make. Under the above priority order and subject to court approval or subsequent amendments, the Trustee will pay, pursuant to confirmed plan terms, the following **estimated** amounts out of your monthly payment:

The Trustee will first deduct \$_36.60 /month in fees, then the Trustee will pay creditors and attorney fees as follows:

- 1. Before Confirmation: \$573.40/month to Geraci Law L.L.C.
- 2. After Confirmation: \$573.40/month to Geraci Law L.L.C.
- 3. After our fees are paid off, the Trustee pays priority unsecured claims from funds available.
- After priority unsecured claims are paid off, the Trustee pays other allowed unsecured claims pro rata from funds available until
 plan payments are complete.

EFFECT ON YOUR CREDITORS DUE TO PRIORITY OF PAYMENTS: Our <u>attorneys' fees get paid before</u> certain creditors as outlined above. If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, the balances owed to creditors could be larger (due to interest) or not as low as they would've been had you paid the creditors directly instead of paying the Trustee.

EFFECT ON YOU DUE TO PRIORITY OF PAYMENTS: If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, this means that it may be more difficult or impossible to afford to catch up on unsecured loans (such as parking tickets which could lead to being on the boot list or cause drivers' license suspension). Examples of reasons for dismissal include but are not limited to: failure to make the required Trustee payment, failure to turn over tax refunds if required, etc.

UNDERSTOOD & ACCEPTED BY SIGNATURE BELOW:

X Danny Bauman

Date:

Vanessa Bauman

7-23-18

7-23-18

Mark Levine, Attorney for Geraci Law L.L.C. Chapter 13 Attorney Fee Priority Disclosure

Date:

UNITED STATES BANKRUP 1 COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

- 3. Personally review with the debtor and signific complete petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Mair 2. Inform the debtor that the debtor must be punctual and in the fease of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Mair
- (d) Any portion of the retainer that a short entened branched for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Mair F. ALLOWANCE AND PAYMENT OF STATE OF STAND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received, \$\sum_{\text{toward}} \square \text{dood}; and \$\sum_{\text{stood}} \square \text{for expenses,} \text{leaving a balance due of \$\sum_{\text{toward}} \square \text{dood}; and \$\sum_{\text{stood}} \square \text{for expenses,} \text{leaving a balance due of \$\sum_{\text{toward}} \square \text{dood}.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 7 /23 18

Signed:

Debtor(s)

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

Attorney for the Deptor(s)

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 60 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Danny Robert Bauman and Vanessa Wynn Bauman / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION	∩ E	CDEDITOD	MATDIV
VERIFICATION	OF.	CKEDITOR	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/30/2018 /s/ Danny Robert Bauman

Danny Robert Bauman

X Date & Sign

Dated: 07/30/2018 /s/ Vanessa Wynn Bauman

Vanessa Wynn Bauman

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 61 of 70 In re Danny Robert Bauman and Vanessa Wynn Bauman / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 789220 B 201A (Form 201A) (11/11) Page 1 of 2

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 62 of 70

Form B 201A, Notice to Consumer Debtor(s)

In re Danny Robert Bauman and Vanessa Wynn Bauman / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/30/2018	/s/ Danny Robert Bauman		
	Danny Robert Bauman		
Dated: 07/30/2018	/s/ Vanessa Wynn Bauman		
	Vanessa Wynn Bauman		
Dated: 07/30/2018	/s/ Mark Eric Levine		
	Attorney: Mark Eric Levine		

Record # 789220 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 63 of 70

otor 1	Danny	Robert Baur	nan Case Number (#	known)		
	First Name	Middle Name Last Na	me			
	A	s for Reporting Purposes				
rt 6:	Answer These Question			5-1-1-14 U.S.C. \$ 404/8)		
	hat kind of debts do ou have?	16a. Are your debts primal as "incurred by an individual No. Go to line 16b. Yes. Go to line 17.	rily consumer debts? Consumer debts are de ual primarily for a personal, family, or household	purpose."		
		money for a business or i	rily business debts? Business debts are debt investment or through the operation of the busine	is that you incurred to obtain ess or investment.		
		∐No. Go to line 16c. ☐Yes. Go to line 17.	debte or business	dehts		
		16c. State the type of debts yo	ou owe that are not consumer debts or business	debts.		
,						
	re you filing under hapter 7?		er Chapter 7. Go to line 18.			
D	o you estimate that after		hapter 7. Do you estimate that after any exempt enses are paid that funds will be available to distr	property is excluded and ribute to unsecured creditors?		
	ny exempt property is	∏No.		•.		
	xcluded and discounties and and areas and areas are seen and are seen are seen and are seen are seen are seen a	_				
а	re paid that funds will be	∐Yes.		•		
	vailable for distribution unsecured creditors?					
		1 -49	□ 1,000-5,000	25,001-50,000		
	low many creditors do ou estimate that you	☐ 50-99	5,001-10,000	50,001-100,000		
-	owe?	☐ 100-199	10,001-25,000	☐ More than 100,000		
Ī		200-999				
	low much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion		
	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion		
). ł	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion		
Part	7. Sign Below	,				
or y	ou	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.				
		of title 11, United States Coo under Chapter 7.	Chapter 7, I am aware that I may proceed, if eligie. I understand the relief available under each c	napter, and i choose to process		
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		I understand making a false with a bankruptcy case can 18 U.S.C. §§ 152, 1341, 15	statement, concealing property, or obtaining mo result in fines up to \$250,000, or imprisonment for 19, and 3571.	ney or property by fraud in connection or up to 20 years, or both.		
		10 0.0.0. 33 102, 10 11, 10		$\frac{1}{2}$		
		Signature of Debtor 1	imai x s	Jama Daum grature of Debtor 2		
		Executed on _:O]	<u>/ 33 /2</u> 018 E	xecuted on : 7 / 23 /2018		
			/ DD / YYYY	MM / DD / YYYY		

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 64 of 70

Fill in this int	formation to identify	your case:	
Debtor 1	Danny First Name	Robert Middle Name	Bauman
Debtor 2 (Spouse, if filing)	Vanessa First Name	Wynn Middle Name	Bauman Last Name
United States	Bankruptcy Court for the	: <u>NORTHERN</u> District	of <u>ILLINOIS</u> (State)
Case Number (if known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out	bankruptcy forms?
■ No	
Yes. Name of Person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules f	iled with this declaration and that they are true and
Signature of Debtor 1	Debtor 2
Signature of Debtor 1	7 1 2 } 12018
Date :	DD / YYYY
•	

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 65 of 70

Debtor 1	Danny	Robert	Bauman	Case Number (if known)
		Middle Name	Last Name	

Part 12: Sign Below			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or Imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Date OT, 23 /2018 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
■ No			
☐ Yes			
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?			
No Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 07/23/2018 auma

Danny Robert Bauman

Dated: 7 / 23 /2018

Vanessa Wynn Bauman

X Date & Sign

X Date & Sign

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 67 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Danny Robert Bauman and Vanessa Wynn Bauman / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 7 123 12018

Dated: 7 123 12018

Dated: 7 123 12018

Dated: Vanessa Wynn Bauman

X Date & Sign

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main Document Page 68 of 70

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Danny Robert Bauman

Vanessa Wynn Bauman

Date: 01/ 23 /2018

Date: 7 127 /2018

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 Danny Robert Bauman Case Number (if known)

First Name Middle Name Last Name

Part 4: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true-and correct.

Danny Robert Bauman

Vanessa Wynn Bauman

Document

Case 18-21415 Doc 1 Filed 07/31/18 Entered 07/31/18 11:43:04 Desc Main

Date: Dated: 07/23/2018

Date: Dated: 7/23/2018

Page 69 of 70

Record # 789220

Form B 201A, Notice to Consumer Debtor(s)

In re Danny Robert Bauman and Vanessa Wynn Bauman / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/23/2018

Dated: 7 193 /2018

Dated: 7 / 23 /2018

Vanessa Wynn Bauman

Eric Levine

X Date & Sign

X Date & Sign